

EXHIBIT A

11397600.1.6

Electronically Filed
04/08/2025 12:14:42
Clerk of Court



LexisNexis® Consumer Center
Consumer Number: 2091369

February 5, 2025

CONSUMER FINANCIAL PROTECTION BUREAU
P.O. BOX 4503
IOWA CITY, IA 52244

Re: CFPB Case # 241120-17067622
Priscilla Borges
112 Miners Ln
Newark, DE 19713

To Whom It May Concern:

This correspondence is in response to the complaint LexisNexis Risk Solutions Inc. ("LexisNexis") received from your office on 1/21/2025 on behalf of the consumer; Priscilla Borges, in which the consumer disputes the alleged inaccurate reporting of bankruptcy record – case number 2411517 listed on their file. Thank you for your patience while we reviewed this matter and prepared the appropriate response.

In an effort to resolve the consumer's concern, LexisNexis initiated a dispute, and that investigation was resolved on 2/5/2025. During our investigation, LexisNexis **did not locate** bankruptcy record – case number 2411517 in the consumer's file with LexisNexis.

A resolution letter outlining the results of our reinvestigation and the consumer's statutory rights will be mailed directly to them for their review.

Disputed bankruptcy record – case number 2411517 submitted to credit bureaus. Please be advised LexisNexis does not produce consumer reports that contain tradeline data. LexisNexis is a reseller of credit reports from the three nationwide consumer reporting agencies – Experian, Equifax, and Transunion – and follows the reinvestigation requirements outlined in the Fair Credit Reporting Act ("FCRA," 15 U.S.C. § 1681 et seq.) for disputes of the information therein. LexisNexis submits disputes to the originating consumer reporting agency and forwards the results received from the nationwide consumer reporting agencies to the consumer when the nationwide consumer reporting agencies completes their reinvestigation.

In an effort to resolve the consumer concerns, LexisNexis initiated a dispute of bankruptcy record – case number 2411517 as stated above with the nationwide consumer reporting agencies on their behalf. LexisNexis will notify the consumer via mail once the credit bureaus complete their investigation; however, please note, the bureaus may contact the consumer directly with the results of the investigation.

If the consumer has any questions regarding how and what information is displayed on a credit bureau report, the consumer will need to contact the credit bureau directly.

11:39:24.11037987

Equifax
P.O. Box 740241
Atlanta, GA 30374
800-525-6285
www.equifax.com

Experian
P.O. Box 9532
Allen, TX 75013
888-397-3742
www.experian.com

TransUnion Consumer Relation
2 Baldwin Place
Chester, PA 19022-1000
Order Credit Report: 800-888-4213
Report Fraud: 800-680-7289
www.transunion.com

Under the FCRA, the consumer has the right to:

- Request a description of the procedure used to determine the accuracy and completeness of disputed information, including the business name and address, and telephone number if reasonably available, of any furnisher of information contacted.
- Add a statement to their file disputing the accuracy or completeness of information. The statement will remain on their file and will be furnished to recipients of the file as long as the disputed information is still used; and
- Request that LexisNexis furnish notification of the deletion of disputed information or a dispute statement to any person specifically designated by them who has received a LexisNexis consumer report for employment purposes within the past two years or received a LexisNexis consumer report for any other purpose in the past six months (twelve months for residents of Colorado, Maryland, and New York).

The consumer may contact the LexisNexis Consumer Center via email at consumer.documents@LexisNexis.com or by phone at 888-497-0011. The LexisNexis Consumer Center's hours of operation are Monday - Friday from 8:00 AM to 7:00 PM Eastern Time. If the consumer has questions about their LexisNexis Consumer Disclosure Report, they may either call the LexisNexis Consumer Center or go to our Consumer Portal at <https://consumer.risk.lexisnexis.com/>.

Thank you for allowing LexisNexis the opportunity to assist the consumer.

The LexisNexis Consumer Center.

11397800.1.B

Electronically Filed
04/08/2025 12:14:42
Clerk of Court



LexisNexis® Consumer Center
Consumer Number: 6657874

November 20, 2024

CONSUMER FINANCIAL PROTECTION BUREAU
P.O. BOX 4503
IOWA CITY, IA 52244

Re: CFPB Case # 241119-17028057
Priscilla Borges
112 Miners Ln
Newark, DE 19713

To Whom It May Concern:

This correspondence is in response to the complaint LexisNexis Risk Solutions Inc. ("LexisNexis") received from your office on 11/18/2024 on behalf of the consumer, Priscilla Borges, in which the consumer disputes the alleged inaccurate reporting of [insert] listed on their file. Thank you for your patience while we reviewed this matter and prepared the appropriate response.

In an effort to resolve the consumer's concern, LexisNexis initiated a dispute, and that investigation was resolved on 11/20/2024. During our investigation, LexisNexis **did not locate** the following records listed below in the consumer's file with LexisNexis:

Bankruptcy Record:

- Case Number - 2411517

A resolution letter outlining the results of our reinvestigation and the consumer's statutory rights will be mailed directly to them for their review.

Please note when information is removed from consumer reports provided by LexisNexis as a result of a dispute or request, that change is only applicable to the reports generated by our company.

Although LexisNexis Risk Data Management ("LexisNexis Data Management"), a LexisNexis Company, sells public records in bulk to a variety of customers, including consumer reporting agencies such as Equifax, Experian, and TransUnion, LexisNexis Data Management's role is limited to providing its customers data it retrieves from courts, including updates to existing records. These bulk records are not consumer reports as defined under the FCRA. Therefore, our customers make the final decision regarding whether or not to include a particular record in their result and are unaffected by the results of our reinvestigations.

Disputed bankruptcy record – case number 2411517 submitted to credit bureaus. Please be advised LexisNexis does not produce consumer reports that contain tradeline data. LexisNexis is a reseller of credit reports from the three nationwide consumer reporting agencies – Experian, Equifax, and Transunion – and follows the reinvestigation requirements outlined in the Fair Credit Reporting Act ("FCRA," 15 U.S.C. § 1681 et seq.) for disputes of the information therein. LexisNexis submits disputes to the originating consumer reporting agency and forwards the results received from the nationwide consumer reporting agencies to the consumer when the nationwide consumer reporting agencies completes their reinvestigation.

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In an effort to resolve the consumer concerns, LexisNexis initiated a dispute of bankruptcy record – case number 2411517 as stated above with the nationwide consumer reporting agencies on their behalf. LexisNexis will notify the consumer via mail once the credit bureaus complete their investigation; however, please note, the bureaus may contact the consumer directly with the results of the investigation.

If the consumer has any questions regarding how and what information is displayed on a credit bureau report, the consumer will need to contact the credit bureau directly.

Equifax
P.O. Box 740241
Atlanta, GA 30374
800-525-6285
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888-397-3742
www.experian.com

TransUnion Consumer Relation
2 Baldwin Place
Chester, PA 19022-1000
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Report Fraud: 800-680-7289
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Under the FCRA, the consumer has the right to:

- Request a description of the procedure used to determine the accuracy and completeness of disputed information, including the business name and address, and telephone number if reasonably available, of any furnisher of information contacted.
- Add a statement to their file disputing the accuracy or completeness of information. The statement will remain on their file and will be furnished to recipients of the file as long as the disputed information is still used; and
- Request that LexisNexis furnish notification of the deletion of disputed information or a dispute statement to any person specifically designated by them who has received a LexisNexis consumer report for employment purposes within the past two years or received a LexisNexis consumer report for any other purpose in the past six months (twelve months for residents of Colorado, Maryland, and New York).

The consumer may contact the LexisNexis Consumer Center via email at consumer.documents@LexisNexis.com or by phone at 888-497-0011. The LexisNexis Consumer Center's hours of operation are Monday - Friday from 8:00 AM to 7:00 PM Eastern Time. If the consumer has questions about their LexisNexis Consumer Disclosure Report, they may either call the LexisNexis Consumer Center or go to our Consumer Portal at <https://consumer.risk.lexisnexis.com/>.

Thank you for allowing LexisNexis the opportunity to assist the consumer.

The LexisNexis Consumer Center.

11397800.1.10



Electronically Filed
04/08/2025 12:14:42
Clerk of Court

Date Produced: 03/10/2025

LETTERSTREAM:

The following is the delivery information for Certified Mail™/RRE item number 9214 8901 4298 0414 5383 29. Our records indicate that this item was delivered on 03/06/2025 at 06:23 p.m. in CHESTER, PA 19013. The scanned image of the recipient information is provided below.

Signature of Recipient :

Delivery Section	
Signature	<input checked="" type="checkbox"/> True Union
Initials	Date

Address of Recipient :

Name	Alfredo Hewitt, Agent
Signature	Signature

Thank you for selecting the Postal Service for your mailing needs. If you require additional assistance, please contact your local post office or Postal Service representative.

Sincerely,
United States Postal Service

11037800.1.11



Electronically Filed
04/08/2025 12:14:42
Clerk of Court

Date Produced: 03/03/2025

LETTERSTREAM:

The following is the delivery information for Certified Mail™/RRE item number 9214 8901 4298 0414 1633 09. Our records indicate that this item was delivered on 02/28/2025 at 11:52 a.m. in ATLANTA, GA 30304. The scanned image of the recipient information is provided below.

Signature of Recipient :

Delivery Section	
Signature	<i>[Handwritten Signature]</i>
Printed Name	<i>[Handwritten Name]</i>

Address of Recipient :

Delivery Address	<i>[Handwritten Address]</i>
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Thank you for selecting the Postal Service for your mailing needs. If you require additional assistance, please contact your local post office or Postal Service representative.

Sincerely,
United States Postal Service

11397800.112

**UNITED STATES
POSTAL SERVICE**Electronically Filed
04/08/2025 12:14:42
Clerk of Court

Date Produced: 03/10/2025

LETTERSTREAM:

The following is the delivery information for Certified Mail™/RRE tem number 9214 8901 4298 0414 5383 50. Our records indicate that this item was delivered on 03/04/2025 at 01:54 p.m. in ALLEN, TX 75013. The scanned image of the recipient information is provided below.

Signature of Recipient :

Lance Rawlings
Lance Rawlings
701 Experten Way

Address of Recipient :

701 Experten Way

Thank you for selecting the Postal Service for your mailing needs. If you require additional assistance, please contact your local post office or Postal Service representative.

Sincerely,
United States Postal Service